

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Allison Miller Waterbury

Debtor.

Bky. Case No. 18-42930
Adv. Case No. 19-04041

Allison Miller Waterbury,

Plaintiff,

v.

AFFIDAVIT OF MICHAEL K. HOVERSON

American University of Antigua,

Defendant.

STATE OF MINNESOTA)
)ss.
COUNTY OF CARVER)

Michael K. Hoverson, being first duly sworn, deposes and states:

1. I am an attorney and principal with the law firm of Hoverson Law Offices, P.A., 333 Washington Avenue North, Suite 300, Minneapolis, MN 55401, and duly licensed to practice law in the State of Minnesota and before this Court.
2. I represent Plaintiff Allison Waterbury in the above-captioned matter and I am familiar with the status of the above-referenced litigation.
3. I have read Vernon Solomon's statement that was filed with the Court on 6/27/19 in the above-captioned matter. Mr. Solomon alleges that American University of Antigua ("AUA") is not the owner and guarantor of the seven (7) loans that are the subject of this adversary proceeding. He further alleges that service of process was not proper.
4. On June 28, 2019 I had a telephone conversation with

Defendant's attorney, Timothy O'Brien, to discuss his client's position and the documents and facts that Plaintiff relied upon as to AUA being the owner and guarantor of the loans. I also sent Mr. O'Brien an email that day with four (4) supporting pdf documents that showed AUA as the owner and guarantor of the loans. Attached hereto as Exhibit 1 is a true and correct copy of my electronic mail dated 6/28/19 with four (4) attachments.

5. The first pdf attachment is an April 1, 2019 letter from American Education Services ("AES"), the servicer of the seven (7) loans, to Plaintiff. At page three, it shows the "current owner" of all the loans as AUA.
6. The second pdf attachment is an email dated August 27, 2018 from Derek Warner, Financial Aid Loan Coordinator, Manipal Education Americas, LLC, Representative for American University of Antigua, to Plaintiff. Mr. Warner represents that AUA purchased the seven (7) loans and is the current loan holder; and, that AES is the loan servicer.
7. The third pdf attachment is a loan details summary of the seven (7) loans from AES in September 2018 showing AUA as the owner and guarantor of all the loans.
8. The fourth pdf attachment are AES letters to Plaintiff informing her that AUA purchased the loans on the respective dates of the letter and that AUA was the "current owner".
9. On July 1, 2019 I had another telephone conversation with Timothy O'Brien and he indicated to me that AUA had sold the loans. I agreed to continue the July 2, 2019 hearing date to allow his client time to provide me proof that AUA no longer owned the loans and who the new owner of the loans was.
10. Thereafter on July 11, 2019, July 15, 2019, and July 16, 2019 I contacted Timothy O'Brien by telephone to inquire as to AUA's proof of non-ownership of the loans and he indicated to me that he was still waiting for his client to provide him the information. On each conversation I advised Mr. O'Brien that if his client did not provide the information in a timely manner, resulting in Plaintiff incurring more fees related to this ownership issue, that Plaintiff would be seeking an award of attorney fees for all the legal time expended from the date of granting the continuance.
11. As of the date of this affidavit, Mr. O'Brien has not provided me any proof of his client's non-ownership of the loans.
12. On July 16, 2019 I had a telephone conversation with AES representative Rebecca, employee ID 622045, regarding the ownership of the seven (7) loans. She represented to me that American University of Antigua was still the owner and guarantor of all seven (7) loans and that AES was still the servicer for all the loans. She further indicated to me that I could obtain a printout of proof of current ownership from Plaintiff's online account with AES. I, along with Plaintiff's assistance, obtained a summary loan detail of the seven (7) loans on July 16, 2019 from Plaintiff's online account with AES that shows AUA as the current owner and

guarantor of all the loans. Attached hereto as Exhibit 2 is a true and correct copy of the summary loan details.

13. Additionally, Plaintiff received a monthly bill from AES dated June 23, 2019, showing AUA as the "current owner" of all seven (7) loans. Attached hereto as Exhibit 3 is a true and correct copy of the bill.
14. With respect to Defendant challenging service of process, AUA's website contact page shows a New York Office with a New York phone number of 212-661-8899. The contact page also includes a mailing address in Antigua or to Manipal Education Americas, LLC, One Battery Park Place, 33rd Floor, New York, NY 10004. Attached hereto as Exhibit 4 is a true and correct copy of AUA's website contact page as of 1/25/2019.
15. AUA's website academics page has an "Executive Leadership" sub-page that shows that Prabhu Marudheri is the Chief Financial Officer and Chief Administrative Officer of AUA. Attached hereto as Exhibit 5 is a true and correct copy of AUA's website "Executive Leadership" page as of 2/20/2019.
16. The New York State Department of State, Division of Corporations, lists Prabhu Marudheri, Manipal Education Americas, LLC, 1 Battery Park Plaza, 33rd Fl, New York, New York, 10004, as the process person and address to which DOS will mail process. Attached hereto as Exhibit 6 is a true and correct copy of NYS Department of State website page for public corporations as of 1/25/2019.


Michael K. Hoverson

Subscribed and sworn to before me
this 19 day of July, 2019.


Notary Public

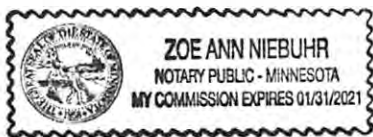


EXHIBIT 1

Subject: Allison Waterbury vs. AUA; Bky Adv. case no. 19-04041
From: Mike Hoverson <hoverson@bitstream.net>
Date: 6/28/2019, 2:15 PM
To: timobrien@tobrienlaw.com

Tim,

Attached as 4 pds please find documents that indicate AUA owns these 7 private student loans that are subject to the adversary proceeding.

Please review and call me to discuss.

Sincerely,

--
Michael K. Hoverson
Attorney at Law
Hoverson Law Offices, P.A.
333 Washington Avenue North, Suite 300
Minneapolis, MN 55401
phone: (612)349-2728
fax: (612)349-2726
email: hoverson@bitstream.net
www.hoversonlaw.com

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Attachments:	
4.1.19 AUA ownership of loans.pdf	289 KB
8.27.18 Warner email AUA owns loans.pdf	87.9 KB
AUA ownership docs 2.pdf	3.2 MB
AUA ownership documents.pdf	757 KB

PDF 1



APRIL 01, 2019

American Education Services
Payment Center
Harrisburg, PA 17130-0001
Toll-free 1-800-233-0557 • TTY: Dial 711
Fax 717-720-3916 • International 717-720-3100
www.aesSuccess.org

#BWNDHKB
#B874 3823 9904 01L9#
ALLISON M WATERBURY
1025 YUMA LN N
PLYMOUTH MN 55447-3608



ACCT NUMBER: 1790

PLEASE READ THE FOLLOWING INFORMATION CAREFULLY
TO DETERMINE WHETHER YOU NEED TO TAKE ACTION.

WHY WE ARE CONTACTING YOU

To provide you with an application for an alternate repayment option for your privately insured loan(s) serviced by our office.

WHAT ACTIONS YOU NEED TO TAKE

If you would like to apply for an alternate repayment option, complete the applicable application in its entirety.

ADDITIONAL INFORMATION YOU MAY FIND HELPFUL

- Returned applications are typically processed within 10 business days. You will receive a letter indicating when your request has been approved or denied.
- It is important to continue to make payments at your current installment amount until your alternative repayment option has been approved.
- If you use a deferment or forbearance, your eligibility may be delayed for, or you may be disqualified for any incentive programs that your lenders may offer, such as cosigner release, interest rate reductions and rebates. If you have any questions regarding your eligibility and how this may impact your account, please contact us at 800-233-0557.

TDXGN4:PS090AUAB

4134181790 4134181790 MR

00116190890003120

09100300163501



AMENDMENT TO REPAYMENT TERMS

I represent and warrant to you that I am unable to meet the monthly payment obligations under the current repayment terms of the promissory note(s) for my private education loan(s). I therefore request that the loan holder(s) of my loan(s) agree to accept a revised repayment schedule (the Modified Graduate Repayment Schedule or "MGRS"), as described below.

By signing the Amendment, I hereby agree to repay my loan(s) on the following terms beginning at the time (the "Effective Date") that I qualify and the loan holder agrees, and, if I so qualify, I also request to have a forbearance applied to bring my account(s) current.

(a) Beginning with the first monthly payment after the Effective Date of this revised repayment schedule and continuing for the next eleven monthly payments, I will repay my loan(s) in consecutive monthly installments, calculated to equal one-half (1/2) of the amount of the installments that would have been due on such dates if my loan(s) were repaid in equal monthly installments over the number of months remaining in the original Repayment Period (based upon the current terms, conditions and rates of my loan).

(b) Beginning with the thirteenth monthly payment after the Effective Date of this revised repayment schedule and continuing for the next eleven months thereafter, I will make consecutive monthly payments that are equal to the monthly interest amount due on my loan(s) for each month.

(c) Beginning with the twenty-fifth monthly payment after the Effective Date of this revised repayment schedule (i.e., this MGRS), I will repay my loan(s) in consecutive monthly installments of principal and interest, calculated to equal the amount necessary to amortize the then current unpaid principal balance and all unpaid accrued interest on my loan(s) based on the Rate then in effect over the number of months remaining in the Repayment Period, as provided in accordance with the promissory note(s) governing my loan(s). I understand, acknowledge and agree that this payment amount will be higher than the previous installments prior to the Effective Date of this Amendment, as a result of the reduced payments described above, which I have requested.

(d) I also acknowledge and agree that any forbearance that is used to bring my account(s) current will reduce the total forbearance periods that I may request.

(e) Except for the Modified Graduate Repayment Schedule as described above, I hereby agree that all of the terms and conditions of my loan(s), as provided in the applicable promissory note(s), remain in full force and effect and are hereby ratified and confirmed in all respects, and that the outstanding balance of my loans owed to the loan holder(s) thereof is as follows:

Please see additional information on the following page.

TDXGN4:PS090AUAB

4134181790 4134181790 MR

00116190890003120

09106300163502



LOAN PROGRAM	1ST DISB DATE	ORIGINAL BALANCE	CURRENT BALANCE	CURRENT OWNER
BANHPL	06/09/2010	\$35,096.00	\$55,140.15	AUA
BANHPL	02/16/2011	\$19,386.00	\$38,164.36	AUA
BANHPL	06/08/2011	\$19,386.00	\$37,045.86	AUA
AUAMED	08/19/2008	\$20,587.91	\$39,557.10	AUA
AUAMED	01/06/2009	\$20,816.67	\$39,334.52	AUA
AUAMED	04/23/2009	\$21,861.54	\$40,482.35	AUA
BANHPL	10/27/2011	\$20,757.60	\$38,214.21	AUA

I understand that the foregoing amendment to my repayment terms applies to all my promissory note(s) for the privately insured loan(s), which are owned by the loan holder indicated in this form, that are in repayment.

Borrower's Signature _____ Date _____

Name (Please Print) _____ Account Number _____

COSIGNER'S AGREEMENT (to be completed only if there is a cosigner)

I agree to Borrower's request for MGRS and to the terms and conditions set forth above.

Cosigner's Signature _____ Date _____

Name (Please Print) _____ Account Number _____

PDF 2

From: Derek Warner <dwarner@AUAMED.ORG>
Date: August 27, 2018 at 12:01:27 PM CDT
To: 'Allison Waterbury' <alliwater@gmail.com>
Cc: Mervin Cools <mcools@AUAMED.ORG>
Subject: RE: URGENT MESSAGE FROM AUA, DO NOT IGNORE!

Good morning Allison,

I will try and answer your questions as best I can but some of your questions only you should have the answers to by accessing your AES account and reviewing your loan balances directly.

The loan information we are able to provide is as follows:

ALLISON WATERBURY		Loan ID	BorrowerSSN	Disbursement date
OWNER2				
PCH2/AUA		xxxx114409	1440	23-Apr-09
PCH2/AUA		xxxx114408	1440	06-Jan-09
PCH2/AUA		xxxx114407	1440	19-Aug-08
PCH2/AUA		xxxx114403	1440	08-Jun-11
PCH2/AUA		xxxx114402	1440	16-Feb-11
PCH2/AUA		xxxx1144010	1440	27-Oct-11
PCH2/AUA		xxxx114401	1440	15-Sep-10

The originator of these loans was originally Bank of Lake Mills, AUA/PCH2 (American University of Antigua) purchased the loans and is the current loan holder which is the reason we are offering ways to cure your delinquencies with theses 3 options. AES is the loan servicer meaning they handle all accounting in reference your loans like billing, accounting and reporting to the credit agencies.

Fwd: URGENT MESSAGE FROM AUA, DO NOT IGNORE!

I've attached 2 types of AUA account statements – please note the attached only pertain to your AUA School accounts, THIS IS NOT YOUR AES BILLING STATEMENT.

The loan holder in this case is AUA, all negotiations and request go directly through myself, tell me what you would like to do?

Thank you,

Derek Warner

Financial Aid Loan Coordinator

Manipal Education Americas, I.I.C.

Representative for

American University of Antigua

American International College of Arts and Life Sciences – Antigua

1 Battery Park Plaza, 33rd Floor

New York, NY 10004

P. (877) 666-9485 or (212) 661-8899 Ext 207 or Option #4

F. (646) 790-4407

dwarner@auamed.org

From: Allison Waterbury [<mailto:alliwater@gmail.com>]

Sent: Friday, August 24, 2018 1:11 PM

To: Derek Warner <dwarner@AUAMED.ORG>

Cc: Allison Waterbury <alliwater@gmail.com>

Subject: Re: URGENT MESSAGE FROM AUA, DO NOT IGNORE!

Hello Mr. Warner,

I'm a graduate of the 2012 medical school class at AUA. My attendance was from 2008-2012.

I am gathering my tools to be able to take account of my student loan debt. To do this I will need a Ledger card aka a student activity report.

This will show throughout the time I attended AUA all the monies coming into the school and all the monies going out of the school.

Please send paperwork to me either through 1. alliwater@gmail.com or
2. send to my address
1025 Yuma Lane
Plymouth MN 55447

3. Otherwise please Provide the phone, email, fax, department, name of person who I should go to, to obtain this information.

In addition, if you could send me any paperwork on the two loaners of my student loans, much appreciated.

1. Great Lakes loaner called Ban Health care professional loan
2. Bank of Lake Mills....Student loans

PDF 3

9/13/18

Loan Details

Main Content

Loan Details

Balance Overview

Type of Loan Balance	Loan Balance Amount	Loan Balance Questions
Current Principal Balance:	\$192,904.08	<p>The principal balance includes the original amount you borrowed, plus any applicable loan fees, minus any principal payments.</p> <p>This amount does not include accrued interest but may include interest that was capitalized (added to the principal balance) when the loan(s) entered repayment.</p>
Late Fees:	\$3,410.00	<p>The best way for you to avoid late fees is to make your payments regularly and on time. The easiest way to do this is to enroll in our <u>Direct Debit</u> program because payments will automatically be processed every month on your exact due date.</p>
Unpaid Interest:	\$88,847.27	<p>The amount of unpaid interest that is currently outstanding on your account.</p>
Total Current Balance:	\$285,161.35	<p>When you're ready to pay your loan(s) in full, just go to the <u>Loan Payoff</u> section to request your calculated payoff amount. You can then submit your payoff to us electronically.</p>

Loan Details

[Print All Loan Details](#)

Date	Loan Type	Status	Balance	Action	Action
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10/27/2011	Ban Health Prof Loan	Delinquent	\$24,352.87
06/08/2011	Ban Health Prof Loan	Delinquent	\$23,608.32
02/16/2011	Ban Health Prof Loan	Delinquent	\$24,321.10
06/09/2010	Ban Health Prof Loan	Delinquent	\$35,450.33
04/23/2009	Aua Medical College	Delinquent	\$28,802.10
01/06/2009	Aua Medical College	Delinquent	\$27,985.45
08/19/2008	Aua Medical College	Delinquent	\$28,383.91
12/21/2007	Student Ln Xpr Health	Defaulted	

\$192,1904.08

Mortgage Applicants

Getting a Loan Verification Letter to give to your mortgage company is easy.

- [Learn More](#)
-

Loan Details

9/13/19

Main Content

Loan Details

Balance Overview

Type of Loan Balance	Loan Balance Amount
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Loan Balance Questions

Current Principal Balance:	\$192,904.08
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The principal balance includes the original amount you borrowed, plus any applicable loan fees, minus any principal payments.

This amount does not include accrued interest but may include interest that was capitalized (added to the principal balance) when the loan(s) entered repayment.

Late Fees:	\$3,410.00
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The best way for you to avoid late fees is to make your payments regularly and on time. The easiest way to do this is to enroll in our Direct Debit program because payments will automatically be processed every month on your exact due date.

Unpaid Interest:	\$88,847.27
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The amount of unpaid interest that is currently outstanding on your account.

Total Current Balance:	\$285,161.35
------------------------------	--------------

When you're ready to pay your loan(s) in full, just go to the Loan Payoff section to request your calculated payoff amount. You can then submit your payoff to us electronically.

Loan Details

[Print All Loan Details](#)

Date	Loan Type	Status	Balance	Action	Action
------	-----------	--------	---------	--------	--------

Ban Health Prof Loan - disbursed 10/27/11**Loan Status**

- **Loan Status:** DELINQUENT

Disbursement Information

- **Disbursement Date:** 10/27/11
- **Loan Program:** BAN HEALTH PROF LOAN
- **Owner:** AUA
- **Guarantor:** AMER UNIV OF ANTIQUA
- **School:** AMERICAN UNIV ANTIGU
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
- Your school only reports the current academic year or term; not the full length of your program.
- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

02/17/2012

Interest Rate Information

- **Interest Rate:** 11.83%
- **Interest Rate Type:** STANDARD VARIABLE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$20,757.60

- **Late Fees:** \$620.00
- **Unpaid Interest:** \$12,970.77
- **Current Balance:** \$24,352.87

Payment Information

- **Monthly Payment:** \$828.97
- **Repayment Term:** 56 Months
- **Expected Payoff Date:** 02/24/2023

Due Date Information

- **Next Due Date:** 08/24/2018
- **Days Delinquent:** 1892

Last Payment on this Loan:

No payments are on record for this loan.

[Make a Payment on this Loan](#)

06/08/2011	Ban Health Prof Loan	Delinquent	\$23,608.32
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Ban Health Prof Loan - disbursed 06/08/11

Loan Status

- **Loan Status:** DELINQUENT

Disbursement Information

- **Disbursement Date:** 06/08/11
- **Loan Program:** BAN HEALTH PROF LOAN
- **Owner:** AUA
- **Guarantor:** AMER UNIV OF ANTIQUA
- **School:** AMERICAN UNIV ANTIGU
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of

school date represents the original date you graduated or ceased to be enrolled at least half time.

- Your school only reports the current academic year or term; not the full length of your program.
- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

02/17/2012

Interest Rate Information

- **Interest Rate:** 11.83%
- **Interest Rate Type:** STANDARD VARIABLE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$19,386.00
- **Late Fees:** \$620.00
- **Unpaid Interest:** \$12,579.05
- **Current Balance:** \$23,608.32

Payment Information

- **Monthly Payment:** \$803.62
- **Repayment Term:** 56 Months
- **Expected Payoff Date:** 02/24/2023

Due Date Information

- **Next Due Date:** 08/24/2018
- **Days Delinquent:** 1892

Last Payment on this Loan:

No payments are on record for this loan.

[Make a Payment on this Loan](#)

Ban Health Prof Loan - disbursed 02/16/11

Loan Status

- **Loan Status:** DELINQUENT

Disbursement Information

- **Disbursement Date:** 02/16/11
- **Loan Program:** BAN HEALTH PROF LOAN
- **Owner:** AUA
- **Guarantor:** AMER UNIV OF ANTIQUA
- **School:** AMERICAN UNIV ANTIGU
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
- Your school only reports the current academic year or term; not the full length of your program.
- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

02/17/2012

Interest Rate Information

- **Interest Rate:** 11.83%
- **Interest Rate Type:** STANDARD VARIABLE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$19,386.00

- **Late Fees:** \$620.00
- **Unpaid Interest:** \$12,950.95
- **Current Balance:** \$24,321.10

Payment Information

- **Monthly Payment:** \$827.89
- **Repayment Term:** 56 Months
- **Expected Payoff Date:** 02/24/2023

Due Date Information

- **Next Due Date:** 08/24/2018
- **Days Delinquent:** 1892

Last Payment on this Loan:

No payments are on record for this loan.

[Make a Payment on this Loan](#)

06/09/2010	Ban Health Prof Loan	Delinquent	\$35,450.33
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Ban Health Prof Loan - disbursed 06/09/10

Loan Status

- **Loan Status:** DELINQUENT

Disbursement Information

- **Disbursement Date:** 06/09/10
- **Loan Program:** BAN HEALTH PROF LOAN
- **Owner:** AUA
- **Guarantor:** AMER UNIV OF ANTIQUA
- **School:** AMERICAN UNIV ANTIGU
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be

enrolled at least half time.

- o Your school only reports the current academic year or term; not the full length of your program.
- o You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

02/17/2012

Interest Rate Information

- **Interest Rate:** 11.58%
- **Interest Rate Type:** STANDARD VARIABLE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$35,096.00
- **Late Fees:** \$620.00
- **Unpaid Interest:** \$18,428.10
- **Current Balance:** \$35,450.33

Payment Information

- **Monthly Payment:** \$1,192.42
- **Repayment Term:** 56 Months
- **Expected Payoff Date:** 02/24/2023

Due Date Information

- **Next Due Date:** 08/24/2018
- **Days Delinquent:** 1892

Last Payment on this Loan:

Date	Payment	Principal	Interest	Late Fee
08/22/12	\$209.02	\$0.00	\$209.02	\$0.00

[View Full Payment History](#) [Make a Payment on this Loan](#)

04/23/2009

Aua Medical

Illege

Delinquent

\$2,002.10

Aua Medical College - disbursed 04/23/09**Loan Status**

- **Loan Status:** DELINQUENT

Disbursement Information

- **Disbursement Date:** 04/23/09
- **Loan Program:** AUA MEDICAL COLLEGE
- **Owner:** AUA
- **Guarantor:** AMER UNIV OF ANTIQUA
- **School:** AMERICAN UNIVERSITY
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
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No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

02/17/2012

Interest Rate Information

- **Interest Rate:** 8.875%
- **Interest Rate Type:** STANDARD VARIABLE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$21,891.54
- **Late Fees:** \$310.00
- **Unpaid Interest:** \$10,890.80
- **Current Balance:** \$28,802.10

Payment Information

- **Monthly Payment:** \$439.12
- **Repayment Term:** 138 Months
- **Expected Payoff Date:** 03/17/2028

Due Date Information

- **Next Due Date:** 08/24/2018
- **Days Delinquent:** 1892

Last Payment on this Loan:

No payments are on record for this loan.

[Make a Payment on this Loan](#)

01/06/2009	Aua Medical College	Delinquent	\$27,985.45
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Aua Medical College - disbursed 01/06/09

Loan Status

- **Loan Status:** DELINQUENT

Disbursement Information

- **Disbursement Date:** 01/06/09
- **Loan Program:** AUA MEDICAL COLLEGE
- **Owner:** AUA
- **Guarantor:** AMER UNIV OF ANTIQUA
- **School:** AMERICAN UNIVERSITY
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

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- You previously left school and have since returned. Therefore, your out of

school date represents the original date you graduated or ceased to be enrolled at least half time.

- o Your school only reports the current academic year or term; not the full length of your program.
- o You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

02/17/2012

Interest Rate Information

- **Interest Rate:** 8.875%
- **Interest Rate Type:** STANDARD VARIABLE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$20,816.67
- **Late Fees:** \$310.00
- **Unpaid Interest:** \$10,582.01
- **Current Balance:** \$27,985.45

Payment Information

- **Monthly Payment:** \$426.67
- **Repayment Term:** 138 Months
- **Expected Payoff Date:** 03/17/2028

Due Date Information

- **Next Due Date:** 08/24/2018
- **Days Delinquent:** 1892

Last Payment on this Loan:

No payments are on record for this loan.

[Make a Payment on this Loan](#)

Aua Medical College - disbursed 08/19/08**Loan Status**

- **Loan Status:** DELINQUENT

Disbursement Information

- **Disbursement Date:** 08/19/08
- **Loan Program:** AUA MEDICAL COLLEGE
- **Owner:** AUA
- **Guarantor:** AMER UNIV OF ANTIQUA
- **School:** AMERICAN UNIVERSITY
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
- Your school only reports the current academic year or term; not the full length of your program.
- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

02/17/2012

Interest Rate Information

- **Interest Rate:** 8.5%
- **Interest Rate Type:** STANDARD VARIABLE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$20,587.91

- **Late Fees:** \$310.00
- **Unpaid Interest:** \$10,432.59
- **Current Balance:** \$28,383.91

Payment Information

- **Monthly Payment:** \$406.21
- **Repayment Term:** 146 Months
- **Expected Payoff Date:** 03/17/2028

Due Date Information

- **Next Due Date:** 08/24/2018
- **Days Delinquent:** 1892

Last Payment on this Loan:

No payments are on record for this loan.

[Make a Payment on this Loan](#)

12/21/2007 Student Ln Xpr Health Defaulted

Student Ln Xpr Health - disbursed 12/21/07

This loan is no longer being serviced by AES as of 11/25/14.

Any further instructions will be provided by the agency servicing this loan.

Mortgage Applicants

Getting a Loan Verification Letter to give to your mortgage company is easy.

- [Learn More](#)
-

PDF 4



SEPTEMBER 17, 2010

American Education Services
P.O. Box 2461 Harrisburg, PA 17105-2461
Toll-free 1-800-233-0557 • TDD 717-720-2354
Fax 717-720-3916 • International 717-720-3100
www.aesSuccess.org

#BWNDHKB
#B874 3823 9909 17L6#
ALLISON WATERBURY
1025 YUMA LN N
PLYMOUTH MN 55447-3608

ACCT NUMBER: 1790

THIS LETTER IS FOR YOUR INFORMATION ONLY AND REQUIRES NO ACTION.

WHY WE ARE CONTACTING YOU

American Education Services (AES) would like to inform you that BANK OF LAKE MILLS has sold the loan(s) listed on the reverse side of this letter to AMERICAN UNIVERSITY OF ANTIGUA, effective SEPTEMBER 16, 2010. AES will continue to service the loan(s).

WHAT THIS MEANS TO YOU

The transfer in ownership of your loan(s) will not result in any inconvenience to you. You can continue to send your payments and correspondence to the usual addresses.

TSX08:PS07BTRAN
1790 1790

MR 00070102590000065

LOAN INFORMATION

LOAN PROGRAM	CURRENT OWNER	1ST DISB DATE	PRINCIPAL BALANCE	LOAN STATUS
BANHPL	AUA	08/09/2010	\$ 17,549.17	IN SCHOOL

AES CONTACT INFORMATION

HOURS	Monday through Friday 7:30 a.m. to 9 p.m., ET
WEB SITE	www.aesSuccess.org
PHONE NUMBER	Customer Service: 1-800-233-0557
ADDRESS FOR PAYMENTS	American Education Services Harrisburg, PA 17130-0001
ADDRESS FOR CORRESPONDENCE	American Education Services P.O. Box 2461 Harrisburg, PA 17105-2461

IMPORTANT

- Remember to always use your Account Number: 4 1790 when corresponding with our office.
- If you would like us to be able to disclose details about your account to a third party, we need your authorization. Please visit our website at www.aesSuccess.org to complete an Authorization for Release of Information form. From our homepage, select Account Access, login, and select Account Profile.



APRIL 16, 2011

American Education Services
P.O. Box 2461 Harrisburg, PA 17105-2461
Toll-free 1-800-233-0557 • TDD 717-720-2354
Fax 717-720-3916 • International 717-720-3100
www.aesSuccess.org

#BWNDHKB
#8874 3823 9904 16L2#
ALLISON WATERBURY
1025 YUMA LN N
PLYMOUTH MN 55447-3608

ACCT NUMBER: 1790

THIS LETTER IS FOR YOUR INFORMATION ONLY AND REQUIRES NO ACTION.

WHY WE ARE CONTACTING YOU

American Education Services (AES) would like to inform you that AMERICAN UNIVERSITY OF ANTIGUA has sold the loan(s) listed on the reverse side of this letter to AMERICAN UNIVERSITY OF ANTIGUA, effective APRIL 15, 2011. AES will continue to service the loan(s).

WHAT THIS MEANS TO YOU

The transfer in ownership of your loan(s) will not result in any inconvenience to you. You can continue to send your payments and correspondence to the usual addresses.

TSX08:PS07BTRAN

1790

1790

MR 00070111050000097

LOAN INFORMATION

LOAN PROGRAM	CURRENT OWNER	1ST DISB DATE	PRINCIPAL BALANCE	LOAN STATUS
BANHPL	AUA	02/16/2011	\$ 19,815.02	IN SCHOOL

AES CONTACT INFORMATION

HOURS	Monday through Friday 7:30 a.m. to 9 p.m., ET
WEB SITE	www.aesSuccess.org
PHONE NUMBER	Customer Service: 1-800-233-0557
ADDRESS FOR PAYMENTS	American Education Services Harrisburg, PA 17130-0001
ADDRESS FOR CORRESPONDENCE	American Education Services P.O. Box 2461 Harrisburg, PA 17105-2461

IMPORTANT

- Remember to always use your Account Number: 1790 when corresponding with our office.
- If you would like us to be able to disclose details about your account to a third party, we need your authorization. Please visit our website at www.aesSuccess.org to complete an Authorization for Release of Information form. From our homepage, select Account Access, login, and select Account Profile.



AUGUST 17, 2011

American Education Services
P.O. Box 2461 Harrisburg, PA 17105-2461
Toll-free 1-800-233-0557 • TDD 717-720-2354
Fax 717-720-3916 • International 717-720-3100
www.aesSuccess.org

#BWNDHKB
#B874 3823 9908 17L7#
ALLISON WATERBURY
1025 YUMA LN N
PLYMOUTH MN 55447-3608



ACCT NUMBER: 1790

THIS LETTER IS FOR YOUR INFORMATION ONLY AND REQUIRES NO ACTION.

WHY WE ARE CONTACTING YOU

American Education Services (AES) would like to inform you that AMERICAN UNIVERSITY OF ANTIGUA has sold the loan(s) listed on the reverse side of this letter to AMERICAN UNIVERSITY OF ANTIGUA, effective AUGUST 16, 2011. AES will continue to service the loan(s).

WHAT THIS MEANS TO YOU

The transfer in ownership of your loan(s) will not result in any inconvenience to you. You can continue to send your payments and correspondence to the usual addresses.

TSX08:PS07BTRAN
1790

1790 MR

00070112280000077



LOAN INFORMATION

LOAN PROGRAM	CURRENT OWNER	1ST DISB DATE	PRINCIPAL BALANCE	LOAN STATUS
BANHPL	AUA	08/08/2011	\$ 19,386.00	IN SCHOOL

AES CONTACT INFORMATION

HOURS	Monday through Friday 7:30 a.m. to 9 p.m., ET
WEB SITE	www.aesSuccess.org
PHONE NUMBER	Customer Service: 1-800-233-0657
ADDRESS FOR PAYMENTS	American Education Services Harrisburg, PA 17130-0001
ADDRESS FOR CORRESPONDENCE	American Education Services P.O. Box 2461 Harrisburg, PA 17105-2461

IMPORTANT

- Remember to always use your Account Number: 1790 when corresponding with our office.
- If you would like us to be able to disclose details about your account to a third party, we need your authorization. Please visit our website at www.aesSuccess.org to complete an Authorization for Release of Information form. From our homepage, select Account Access, login, and select Account Profile.



DECEMBER 17, 2011

American Education Services
P.O. Box 2461 Harrisburg, PA 17105-2461
Toll-free 1-800-233-0557 • TDD 717-720-2354
Fax 717-720-3916 • International 717-720-3100
www.aesSuccess.org

#BWNDHKB
#B874 3823 9912 17L1#
ALLISON M WATERBURY
1025 YUMA LN N
PLYMOUTH MN 55447-3608



ACCT NUMBER: 1790

THIS LETTER IS FOR YOUR INFORMATION ONLY AND REQUIRES NO ACTION.

WHY WE ARE CONTACTING YOU

American Education Services (AES) would like to inform you that BANK OF LAKE MILLS has sold the loan(s) listed on the reverse side of this letter to AMERICAN UNIVERSITY OF ANTIGUA, effective DECEMBER 16, 2011. AES will continue to service the loan(s).

WHAT THIS MEANS TO YOU

The transfer in ownership of your loan(s) will not result in any inconvenience to you. You can continue to send your payments and correspondence to the usual addresses.

TSX08:PS07BTRAN
1790

31790 MR

00070113500000139



LOAN INFORMATION

LOAN PROGRAM	CURRENT OWNER	1ST DISB DATE	PRINCIPAL BALANCE	LOAN STATUS
BANHPL	AUA	10/27/2011	\$ 20,757.60	IN SCHOOL

AES CONTACT INFORMATION

HOURS	Monday through Friday 7:30 a.m. to 9 p.m., ET
WEB SITE	www.aesSuccess.org
PHONE NUMBER	Customer Service: 1-800-233-0557
ADDRESS FOR PAYMENTS	American Education Services Harrisburg, PA 17130-0001
ADDRESS FOR CORRESPONDENCE	American Education Services P.O. Box 2461 Harrisburg, PA 17105-2461

IMPORTANT

- Remember to always use your Account Number: 1790 when corresponding with our office.
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EXHIBIT 2

Loan Details

Main Content

Print All Loan Details

Ban Health Prof Loan - 10/27/11

Loan Status

- **Loan Status:** DELINQUENT

Disbursement Information

- **Disbursement Date:** 10/27/11
- **Loan Program:** BAN HEALTH PROF LOAN
- **Owner:** AUA
- **Guarantor:** AMER UNIV OF ANTIQUA
- **School:** AMERICAN UNIV ANTIGU
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
- Your school only reports the current academic year or term; not the full length of your program.
- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

02/17/2012

Interest Rate Information

- **Interest Rate:** 11.843%
- **Interest Rate Type:** STANDARD VARIABLE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$20,757.60
- **Late Fees:** \$50.00
- **Unpaid Interest:** \$2,659.39
- **Principal Balance:** \$38,214.21

Payment Information

- **Monthly Payment:** --
- **Repayment Term:** 109 Months
- **Expected Payoff Date:** 08/14/2028

Due Date Information

- **Next Due Date:** 07/14/2019
- **Days Delinquent:** 152

Last Payment on this Loan:

No payments are on record for this loan.

Ban Health Prof Loan - 06/08/11

Loan Status

- **Loan Status:** DELINQUENT

Disbursement Information

- **Disbursement Date:** 06/08/11
- **Loan Program:** BAN HEALTH PROF LOAN
- **Owner:** AUA
- **Guarantor:** AMER UNIV OF ANTIQUA
- **School:** AMERICAN UNIV ANTIGU
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
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- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

02/17/2012

Interest Rate Information

- **Interest Rate:** 11.843%
- **Interest Rate Type:** STANDARD VARIABLE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$19,386.00
- **Late Fees:** \$50.00
- **Unpaid Interest:** \$2,578.07
- **Principal Balance:** \$37,045.86

Payment Information

- **Monthly Payment:** --
- **Repayment Term:** 109 Months
- **Expected Payoff Date:** 08/14/2028

Due Date Information

- **Next Due Date:** 07/14/2019
- **Days Delinquent:** 152

Last Payment on this Loan:

No payments are on record for this loan.

Ban Health Prof Loan - 02/16/11

Loan Status

- **Loan Status:** DELINQUENT

Disbursement Information

- **Disbursement Date:** 02/16/11
- **Loan Program:** BAN HEALTH PROF LOAN
- **Owner:** AUA
- **Guarantor:** AMER UNIV OF ANTIQUA
- **School:** AMERICAN UNIV ANTIGU
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
- Your school only reports the current academic year or term; not the full length of your program.
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No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

02/17/2012

Interest Rate Information

- **Interest Rate:** 11.843%
- **Interest Rate Type:** STANDARD VARIABLE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$19,386.00
- **Late Fees:** \$50.00
- **Unpaid Interest:** \$2,655.92
- **Principal Balance:** \$38,164.36

Payment Information

- **Monthly Payment:** --
- **Repayment Term:** 109 Months
- **Expected Payoff Date:** 08/14/2028

Due Date Information

- **Next Due Date:** 07/14/2019
- **Days Delinquent:** 152

Last Payment on this Loan:

No payments are on record for this loan.

Ban Health Prof Loan - 06/09/10

Loan Status

- **Loan Status:** DELINQUENT

Disbursement Information

- **Disbursement Date:** 06/09/10

- **Loan Program:** BAN HEALTH PROF LOAN
- **Owner:** AUA
- **Guarantor:** AMER UNIV OF ANTIQUA
- **School:** AMERICAN UNIV ANTIGU
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
- Your school only reports the current academic year or term; not the full length of your program.
- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

02/17/2012

Interest Rate Information

- **Interest Rate:** 11.593%
- **Interest Rate Type:** STANDARD VARIABLE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$35,096.00
- **Late Fees:** \$50.00
- **Unpaid Interest:** \$3,758.37
- **Principal Balance:** \$55,140.15

Payment Information

- **Monthly Payment:** --
- **Repayment Term:** 109 Months
- **Expected Payoff Date:** 08/14/2028

Due Date Information

- **Next Due Date:** 07/14/2019
- **Days Delinquent:** 152

Last Payment on this Loan:

Date	Payment	Principal	Interest	Late Fee
08/22/12	\$209.02	\$0.00	\$209.02	\$0.00

Aua Medical College - 04/23/09

Loan Status

- **Loan Status:** DELINQUENT

Disbursement Information

- **Disbursement Date:** 04/23/09
- **Loan Program:** AUA MEDICAL COLLEGE
- **Owner:** AUA
- **Guarantor:** AMER UNIV OF ANTIQUA
- **School:** AMERICAN UNIVERSITY
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
- Your school only reports the current academic year or term; not the full length of your program.
- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

02/17/2012

Interest Rate Information

- **Interest Rate:** 8.875%
- **Interest Rate Type:** STANDARD VARIABLE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$21,861.54
- **Late Fees:** \$25.00
- **Unpaid Interest:** \$2,117.52
- **Principal Balance:** \$40,482.35

Payment Information

- **Monthly Payment:** \$429.06
- **Repayment Term:** 174 Months
- **Expected Payoff Date:** 08/14/2033

Due Date Information

- **Next Due Date:** 07/14/2019
- **Days Delinquent:** 152

Last Payment on this Loan:

No payments are on record for this loan.

Aua Medical College - 01/06/09

Loan Status

- **Loan Status:** DELINQUENT

Disbursement Information

- **Disbursement Date:** 01/06/09
- **Loan Program:** AUA MEDICAL COLLEGE
- **Owner:** AUA
- **Guarantor:** AMER UNIV OF ANTIQUA
- **School:** AMERICAN UNIVERSITY
- **Out of School Date:**

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
- Your school only reports the current academic year or term; not the full length of your program.

- You have a private loan that allows for a maximum amount of time for an In School Status. Therefore, the Out of School Date represents when you have reached this maximum.

No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

02/17/2012

Interest Rate Information

- Interest Rate: 8.875%
- Interest Rate Type: STANDARD VARIABLE
- Subsidy: NON SUB

Loan Balance

- Original Balance: \$20,816.67
- Late Fees: \$25.00
- Unpaid Interest: \$2,057.50
- Principal Balance: \$39,334.52

Payment Information

- Monthly Payment: \$416.90
- Repayment Term: 174 Months
- Expected Payoff Date: 08/14/2033

Due Date Information

- Next Due Date: 07/14/2019
- Days Delinquent: 152

Last Payment on this Loan:

No payments are on record for this loan.

Aua Medical College - 08/19/08

Loan Status

- Loan Status: DELINQUENT

Disbursement Information

- Disbursement Date: 08/19/08
- Loan Program: AUA MEDICAL COLLEGE
- Owner: AUA
- Guarantor: AMER UNIV OF ANTIQUA
- School: AMERICAN UNIVERSITY
- Out of School Date:

Out of School Date is the date provided by your school that typically represents when you will/did graduate or when you were no longer enrolled at least half time.

Below are some common reasons why this date may not reflect your current or actual status:

- You previously left school and have since returned. Therefore, your out of school date represents the original date you graduated or ceased to be enrolled at least half time.
- Your school only reports the current academic year or term; not the full length of your program.
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No Out of School Date listed? Some loan programs do not use an Out of School Date for determining when repayment begins, including: PLUS, Graduate PLUS, Consolidation, and many private loans.

Please contact your school if you have questions about your Out of School Date.

02/17/2012

Interest Rate Information

- **Interest Rate:** 9%
- **Interest Rate Type:** STANDARD VARIABLE
- **Subsidy:** NON SUB

Loan Balance

- **Original Balance:** \$20,587.91
- **Late Fees:** \$25.00
- **Unpaid Interest:** \$2,007.09
- **Principal Balance:** \$39,557.10

Payment Information

- **Monthly Payment:** \$407.11
- **Repayment Term:** 185 Months
- **Expected Payoff Date:** 08/17/2033

Due Date Information

- **Next Due Date:** 07/14/2019
- **Days Delinquent:** 152

Last Payment on this Loan:

No payments are on record for this loan.

Student Ln Xpr Health - 12/21/07

This loan is no longer being serviced by AES as of 11/25/14.

Any further instructions will be provided by the agency servicing this loan.

EXHIBIT 3

Your account contains at least one loan that is past due. Depending on the terms of your loan agreement(s) and the level of delinquency, these loans may require payment prior to the due date shown on this statement to avoid default and/or acceleration of the debt. Please contact us immediately at 800.233.0557 to discuss.

If you are having trouble making payments, you can also visit aesSuccess.org/TroublePaying.

*Late fees will be assessed in accordance to the requirements set forth by the loan owner. Each unique owner/loan program may have differing late fee requirements. The owner will assess late fees on any loans listed above that are identified with an asterisk. If there are dates listed below the heading 'Received After This Date', which are prior to the date you are making your payment, the following late fee will be assessed.

Received After This Date	Late Fee to be Assessed
06/23/2019	\$40.00 Late fee to be assessed if payment not received for prior statement
06/28/2019	\$15.00 Late fee to be assessed if payment not received for prior statement
07/23/2019	\$40.00
07/28/2019	\$15.00

ADDITIONAL LOAN DETAILS

See below for the Current Owner and Repayment Term for each loan listed.

Loan Sequence	Date Disbursed	Loan Program	Current Owner	Repayment Term
*1002	02/16/2011	BANHPL	AUA	112
*1003	06/08/2011	BANHPL	AUA	112
*1010	10/27/2011	BANHPL	AUA	112
*1001	06/09/2010	BANHPL	AUA	112
*1008	01/06/2009	AUAMED	AUA	174
*1009	04/23/2009	AUAMED	AUA	174
*1007	08/19/2008	AUAMED	AUA	185

Total paid since your last statement	\$0.00
Interest Satisfied	\$0.00
Principal Satisfied	\$0.00

As of today, you've paid on your loans	\$25,307.43
Total Interest Satisfied	\$6,699.27
Total Principal Satisfied	\$18,608.16

HOW TO PAY**Document****Page 48 of 59**

- **Pay Automatically:** Enroll at aesSuccess.org to use *Direct Debit*, our FREE automated payment service. You may even qualify for an interest rate reduction.
- **Pay Online:** aesSuccess.org
- **Pay by Phone:** 800.233.0557
- **Pay by Mail/Bill Payer:** American Education Services
P.O. Box 65093
Baltimore, MD 21264-5093

Include your account number on a check or money order made payable to **American Education Services**. Do not send cash. Only send payments to this address. All other communications, including payment application instructions, should be sent to the correspondence address.

If you pay by check, you authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. This can mean that funds are withdrawn the day we receive your check and/or that you may not receive your check back from your financial institution.

Payment Processing: It may take a few days for the payment to be posted to your account. Once we are notified of the payment, we will update your account and the payment will be effective the day it was received.

To view payment history and see how your payments have been applied, select Payment History within Account Access at aesSuccess.org.

Late Payments: A late payment results in additional interest accrual and potential late charges, as authorized by your promissory note and your lender's policy. To minimize additional interest accrual and late charges, depending on your lender's policy, pay the entire monthly installment amount by the due date each month.

PAYMENT OPTIONS

If you can't afford your student loan payments, you may be able to:

- Lower your monthly payments*
- Temporarily postpone your payments*
- Change your payment due date
- Reduce or "cancel" your loan*

* Subject to eligibility requirements

Payment Plans: FFELP (Federal Family Education Loan Program) loans are eligible for Standard, Graduated, 25-Year Extended (fixed or graduated), Income-Sensitive Repayment, and Income-Based Repayment. You can change your repayment plan annually, but may request Income-Based Repayment at any time. If you have Private Education Loans, call us to learn more about your repayment plan options.

For additional payment plan information, or to request a plan, call us or visit aesSuccess.org/PaymentPlans. You can also explore your options at the U.S. Department of Education's website, studentaid.gov.

Deferment or Forbearance: If you are having financial difficulty, you (and your cosigner, if applicable) may qualify for a deferment or forbearance to temporarily reduce or postpone payments. For FFELP loans, to determine if you qualify, log into Account Access at aesSuccess.org and take our Postpone Payment Eligibility Quiz. For Private Education Loans, call us to learn about available options. The use of deferment or forbearance may delay or disqualify your eligibility for specific borrower benefits, such as cosigner release and interest rate reductions, depending on your lender.

Payment Application: We apply payments first to outstanding accrued interest, then to the principal balance, unless late fees have been assessed. Generally, if you have multiple loans, under or overpayments will be allocated based on the amount due unless you provide payment instructions. To understand payment application, payment targeting, or impact from underpayments, call us or visit aesSuccess.org/PaymentApplication.

Payments In Full: The balance on this bill is not a valid payoff amount, as it may not account for all accrued interest or fees. For a valid payoff amount, select Payoff within Account Access at aesSuccess.org or call our toll-free number. Portions of a consolidation (such as subsidized and unsubsidized) must be treated as one loan. Insufficient payoff amounts may be returned. Send payoff amounts to: AES/Paid in Full, PO Box 2251, Harrisburg, PA 17105-2251.

Paid Ahead Status: Depending on your lender's policy, you may be required to remit your full monthly installment amount of principal and interest each month, even if your loans are paid ahead, in order to maintain reduced interest rate eligibility under any applicable Repayment Incentive Program and to not affect your eligibility for other borrower benefits, such as cosigner release. Contact us for more information on your lender's policy. Unless you specify otherwise, we apply payments in excess of the amount due first to outstanding installments, then future bills. *EXCEPTION: If you are billed for \$0 under the Income-Based Repayment plan, or are on a reduced payment forbearance, payments will not satisfy future bills.* If your paid ahead amount only partially satisfies a future bill, the total amount due will be the portion not satisfied by your paid ahead amount.

If you have satisfied a full future bill, your amount due could be \$0. While paid ahead or partially paid ahead, you should continue to make payments since interest will continue to accrue daily.


Consumer Reporting Agencies: We report information about loans to the consumer reporting agencies. Late payments, missed payments or other defaults may be reflected in your credit report and the credit report for any other party to the loans.

Cosigner Notice: If a past due amount is reflected, the student borrower on the loans has become delinquent. If you are the cosigner, you are responsible for payment. **Michigan** residents have 30 days from the date of this statement to either pay the past due amount or contact us to make a payment arrangement. **Illinois** residents have 15 days from the date of this statement to either pay the past due amount or contact us to make a payment arrangement.

Interest Accrual: Interest accrues on your student loans daily, even if your loans are not in repayment. When you make a payment, it can only satisfy interest that has accrued on your loans up to the date the payment is applied. Capitalization is the addition of unpaid interest to the principal balance of your loans at the end of grace, deferment or forbearance. This will increase your student loan debt, may result in a higher monthly installment amount, and it may take you longer to pay off your student loans.

You are responsible for all of the interest that accrues during a forbearance. Any interest that you do not pay during the forbearance will be capitalized at the end of the forbearance. During a deferment, the government pays the interest that accrues on your subsidized federal student loans; however, you remain responsible for interest that accrues on your unsubsidized federal student loans and Private Education Loans. Any interest that you do not pay on your unsubsidized federal student loans and Private Education Loans during a deferment will be capitalized at the end of the deferment. To avoid capitalization of interest, limit the use of forbearances or deferments or pay the interest that accrues during these periods, if you are able to do so.

Save Time and Money at aesSuccess.org

- Make Payments • Explore Repayment Plan Options • Update Contact Information • Review Account History • Go Paperless 

Need help understanding your bill?
Visit aesSuccess.org/Bill.

Attention Servicemembers

Learn about the benefits that you may be eligible for, including the Service members Civil Relief Act (SCRA), at aesSuccess.org/Servicemembers.

**Questions?**

Visit aesSuccess.org or call us toll-free at 800.233.0557; TTY: Dial 711; Mon - Fri 7:30 AM to 9 PM (ET). You can also send a secure email through your online account, Account Access.

Correspondence Address: American Education Services
PO Box 2461
Harrisburg, PA 17105-2461

Credit Dispute: AES Credit
PO Box 61047
Harrisburg, PA 17106-1047

Do not send payments to these addresses. This will cause a delay and could cause your loans to show past due.

EXHIBIT 4

ADMISSIONS (HTTPS://WWW.AUAMED.ORG/ADMISSIONS)
 AUA offers numerous means to answer your inquiries. You can contact us through email, phone and live chat. Live chat with admissions is available during normal business hours.
 STUDENT LIFE (HTTPS://WWW.AUAMED.ORG/STUDENT-LIFE)
 CONTACT (HTTPS://WWW.AUAMED.ORG/CONTACT)

Department	Phone	Fax	Email
New York Office	212-661-8899		
Admissions and Applicant Services	888-282-8633	973-498-7707	admissions@auamed.org (mailto:admissions@auamed.org)
Student Financial Services	877-666-9485	646-417-6220	studentfinancialservices@auamed.org (mailto:studentfinancialservices@auamed.org)
Registrar	800-509-4218	646-219-2220	registrar@auamed.org (mailto:registrar@auamed.org)
Bursar	800-509-4218 option 6	732-358-0200	bursar@auamed.org (mailto:bursar@auamed.org)
Clinical	888-282-6002	646-390-4947	csd@auamed.org (mailto:csd@auamed.org)
Alumni Services	212-661-8899 ext. 164		alumni@auamed.org (mailto:alumni@auamed.org)
Campus	268-484-8900		
Education Enhancement Department	268-484-8900 ext. 1163		

You can also contact us by mail:

American University of Antigua

University Park
 Jabberwock Beach Road
 PO Box W1451
 Coolidge
 Antigua

OR

Manipal Education Americas, LLC

One Battery Park Plaza, 33rd Floor
 New York, NY 10004

ABOUT (https://www.auamed.org/about)
MY AUA (http://auamed.org/wpengine.com/myaua/)



GRADUATE SUCCESS (https://www.auamed.org/graduate-success)
ATHLETICS AND RECREATION (https://www.auamed.org/student-life/campus-life/athletics-and-recreation/)

ADMISSIONS (https://www.auamed.org/admissions)
(https://www.auamed.org/faculty-opportunities/)

(https://www.auamed.org)

STUDENT LIFE (https://www.auamed.org/student-life)

STUDENT RESOURCES (https://www.auamed.org/student-life/campus-life/student-resources/)
CONTACT (https://www.auamed.org/contact)

ACADEMICS (https://www.auamed.org/academics)
(http://auaalumni.org/)

CAMPUS LIFE (https://www.auamed.org/student-life/campus-life/)

(http://www.facebook.com/AmericanUniversityAntigua) (http://www.instagram.com/AmericanUniversityAntigua) (http://www.youtube.com/AmericanUniversityAntigua) (http://www.linkedin.com/company/AmericanUniversityAntigua) (http://www.pinterest.com/AmericanUniversityAntigua) (http://www.tumblr.com/AmericanUniversityAntigua) (http://www.snapchat.com/add/AmericanUniversityAntigua) (http://www.twitch.tv/AmericanUniversityAntigua) (http://www.twitch.tv/AmericanUniversityAntigua) (http://www.twitch.tv/AmericanUniversityAntigua)

APPLY (https://www.auamed.org/admissions/application/)

MY AUA (http://auamed.org/wpengine.com/myaua/)



(https://www.auamed.org)

EMPLOYMENT OPPORTUNITIES (https://www.auamed.org/faculty-opportunities/)

ALUMNI ASSOCIATION (http://auaalumni.org/)

CONSUMER DISCLOSURES (https://www.auamed.org/consumer-disclosures/)

GAINFUL EMPLOYMENT DISCLOSURE (http://go.auamed.org/GED)

HOUSING (https://www.auamed.org/student-life/housing/)

ACADEMICS OVERVIEW (https://www.auamed.org/academics/)

ATHLETICS AND RECREATION (https://www.auamed.org/student-life/campus-life/athletics-and-recreation/)

TUITION AND FINANCIAL AID (https://www.auamed.org/admissions/tuition-and-financial-aid/)

STUDENT RESOURCES (https://www.auamed.org/student-life/campus-life/student-resources/)

CAMPUS LIFE (https://www.auamed.org/student-life/campus-life/)

(http://www.facebook.com/AmericanUniversityAntigua) (http://www.instagram.com/AmericanUniversityAntigua) (http://www.youtube.com/AmericanUniversityAntigua) (http://www.linkedin.com/company/AmericanUniversityAntigua) (http://www.pinterest.com/AmericanUniversityAntigua) (http://www.tumblr.com/AmericanUniversityAntigua) (http://www.snapchat.com/add/AmericanUniversityAntigua) (http://www.twitch.tv/AmericanUniversityAntigua) (http://www.twitch.tv/AmericanUniversityAntigua) (http://www.twitch.tv/AmericanUniversityAntigua)

EXHIBIT 5

ADMISSIONS (https://www.auamed.org/admissions)
EXECUTIVE LEADERSHIP

STUDENT LIFE (https://www.auamed.org/student-life)

ACADEMICS (https://www.auamed.org/academics)

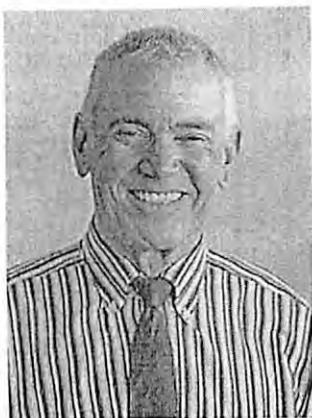
CONTACT (https://www.auamed.org/contact)



Neal Simon, JD

AUA President

Mr. Simon received his BS/MA from American University and his JD from New York Law School, where he made the Law Review.



Robert Mallin, MD

University Provost



Seymour Schwartz, MD

Professor of Surgery and College of Medicine Provost



ADMISSIONS (HTTPS://WWW.AUAMED.ORG/ADMISSIONS)

Peter Bell, MD

STUDENT LIFE (HTTPS://WWW.AUAMED.ORG/STUDENT-LIFE)

ACADEMICS (HTTPS://WWW.AUAMED.ORG/ACADEMICS)

Vice President of Global Medical Education and Executive Dean of Clinical Sciences

CONTACT (HTTPS://WWW.AUAMED.ORG/CONTACT)



Samuel LeBaron, MD, PhD

Dean of Basic Sciences



Prabhu Marudheri

Chief Financial Officer and Chief Administrative Officer



Craig Hauser

Vice President for Academic Administration

ADMISSIONS (HTTPS://WWW.AUAMED.ORG/ADMISSIONS)

STUDENT LIFE (HTTPS://WWW.AUAMED.ORG/STUDENT-LIFE)

ACADEMICS (HTTPS://WWW.AUAMED.ORG/ACADEMICS) Senior Vice President and General Counsel

CONTACT (HTTPS://WWW.AUAMED.ORG/CONTACT)



Gerald J. Wargo Jr.

Associate Vice President of Enrollment Management & Marketing



Vernon Solomon

Vice President for Administrative Services & Community Affairs
Director - Emergency Medicine Training Centre & Clinical Simulations
AHA ITC Programs Director

ADMISSIONS

STUDENT FINANCIAL SERVICES

BURSAR

CLINICAL DEPARTMENT

EXHIBIT 6

NYS Department of State

Division of Corporations

Entity Information

The information contained in this database is current through January 24, 2019.

Selected Entity Name: MANIPAL EDUCATION AMERICAS, LLC

Selected Entity Status Information

Current Entity Name: MANIPAL EDUCATION AMERICAS, LLC

DOS ID #: 3451753

Initial DOS Filing Date: DECEMBER 20, 2006

County: NEW YORK

Jurisdiction: NEW YORK

Entity Type: DOMESTIC LIMITED LIABILITY COMPANY

Current Entity Status: ACTIVE

Selected Entity Address Information

DOS Process (Address to which DOS will mail process if accepted on behalf of the entity)

ATTN: PRABHU MARUDHERI

MANIPAL EDUCATION AMERICAS, LLC

1 BATTERY PARK PLAZA, 33RD FL

NEW YORK, NEW YORK, 10004

Registered Agent

NONE

This office does not require or maintain information regarding the names and addresses of members or managers of nonprofessional limited liability companies. Professional limited liability companies must include the name(s) and address(es) of the original members, however this information is not

recorded and only available by viewing the certificate.

***Stock Information**

# of Shares	Type of Stock	\$ Value per Share
No Information Available		

*Stock information is applicable to domestic business corporations.

Name History

Filing Date	Name Type	Entity Name
MAR 19, 2012	Actual	MANIPAL EDUCATION AMERICAS, LLC
DEC 20, 2006	Actual	GCLR, LLC

A **Fictitious** name must be used when the **Actual** name of a foreign entity is unavailable for use in New York State. The entity must use the fictitious name when conducting its activities or business in New York State.

NOTE: New York State does not issue organizational identification numbers.

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